```
Set       Items    Description
S1         556     (SEPARATE OR ITEMIZED OR INDIVIDUAL) (5N) (FINANCE OR CRED-
                   IT OR FEE) (5N) (CHARGE OR COST) (5N) (CREDIT (2N) CARD)
S2         389     RD  (unique items)
S3         213     S2 AND PY<2001
S4           3     S3 AND (ITEMIZED (4N) (FINANCE OR CREDIT) (4N) (CHARGE OR -
                   FEE OR COST))
?
```